



## **Insurance Information for Jefferson Lab's Travelers**

JLab's travel office and risk manager provides this pamphlet to you, and we hope you never need most of its contents. It has some important what-to-do and whom-to-call information that you may find useful when you are traveling on Laboratory business, and you have an accident or become ill. Unless specifically noted otherwise, it applies to Lab staff, users, and others who are traveling on the Lab's behalf. The pamphlet is reprinted as required to ensure telephone numbers and other information is current.

### **Important Phone Numbers:**

JLab Travel Office 757-269-7519

JLab Risk Manager 757-269-7531

JLab Medical Services 757-269-6269 or 7539

JLab VISA Travel Card

Auto/Baggage Claims 800-253-5664

Foreign Travel Concierge Service 800-847-2911

Visa/Immigration Office 757-269-7687 or 6388

Emergency Assistance: Worldwide Assistance Service,  
Inc. US/CAN 800-546-6349  
All others, 202-659-7785

### **Automobile Rentals & Insurance**

JSA/Jefferson Lab purchases insurance that will cover the repair costs of rental cars and other vehicles should you be involved in an accident. Our policies also provide for medical expenses and liability coverage. The following guidelines will assist you when renting an automobile for Laboratory business.

#### ***Should you accept insurance offered by the rental car agency?***

##### **Auto Rentals within the U.S.**

**No.** Decline the optional insurance that is routinely offered by the rental car agency. Agencies often assume you will purchase their insurance, and fill in the rental document accordingly. Be sure to say that you do **not** want either damage or liability coverage.

##### **Auto Rentals outside the U.S. (including Canada)**

**Accept only vehicle damage** insurance for the rental car itself unless JLab's travel office has specifically advised you otherwise. Although JSA/Jefferson Lab's insurance does provide automobile liability coverage abroad (other vehicles, their occupants, etc), it does not pay for your vehicle's damage. In addition, many countries require insurance coverage that is not optional. The cost of this insurance will be assumed by the Lab. Insurance procedures, terminology, and minimum insurance limits vary somewhat from country to country, so if it is unclear which insurance option provides damage coverage, accept all of them.

#### ***What should you do if you have an accident?***

1. Stay calm and summon medical help if anyone is injured.
2. Notify the local police. (They may or may not respond according to local custom and the extent of damage.)
3. Give factual statements to police; avoid conjecture. Do not admit liability to anyone. (For example, do not say, "It was all my fault").
4. If possible, make a diagram of the accident scene. Note road names, lane dividers, road shoulders and the estimated distances (by number of paces) from the vehicle(s) to these. Indicate speed limits, traffic-

control signs, and signals. Mark your sketch with the directions of travel and point of impact. If you have a camera, a few photographs can be very useful. Correlate your photos to your diagram, and photograph accident damage.

5. Get information about the other driver(s) and vehicle(s). Most police reports will include this, but if police do not respond, please get as much information as you can:
  - Driver's name, address, driver's license number, telephone number
  - Make, model, year of vehicle(s)
  - Description of apparent damage (including structures, highway signs, etc.)
  - Name, address, telephone number of non-drivers who were injured or witnessed the accident

Exchange insurance information. Advise other parties the Liability insurance coverage is provided by your employer, Jefferson Lab. Our policy information:

**Travelers Insurance, Policy Number:  
8106333B890TIL05  
Expiration Date: 12/31/2006**

6. As soon as you can, while your memory is fresh, write down your recollection of the accident. Includes details such as:
  - Time of day, weather, and road conditions.
  - What the cars were doing immediately before the collision: direction of travel, estimated speed, turns/lane changes, turn signals, headlights on/off.
  - Other factors such as obstructions, blind spots, vehicle defects
  - Injuries, nature and extent of vehicle/property damage
7. Contact the Rental Car Company. If the rental car was paid for with your Jefferson Lab Travel Credit Card, VISA will cover the car you are driving for Collision, Theft, and Physical Damage. The other vehicle(s) and property involved are not covered under the VISA insurance, but are covered by the Lab's policy.

## **Injury or Illness while Traveling**

### ***Jefferson Lab Staff***

#### **Injuries:**

Injuries that occur while you are on business-related travel are generally no different from injuries that occur at the Lab. If they are work-related, medical treatment is provided at no cost to you by Workers' Compensation insurance. Seek care from a convenient treatment facility. Remember that in the U.S. hospital emergency rooms are usually **not** a good choice for non-emergency medical problems.

Tell the provider that this is a work-related injury. You should offer them the insurance policy information below:

**Traveler's Insurance Policy Number:**  
**UB6246B47A05 Effective Date: 1/1/06-**  
**12/31/06**

If the provider wants authorization for treatment, ask them to call

**Jefferson Lab Medical Services**  
**757-269-6269 or 7539**

It is possible that a medical-care provider who is unfamiliar with Jefferson Lab – especially in foreign countries – will want some guarantee of payment. You can offer your personal health insurance information. You can offer to pay for initial treatment with cash or credit card. In either instance, our insurance policy will reimburse you for out-of-pocket or credit card payment for work-related injury care.

Report all work-related injuries to JLab Medical Services as soon as possible: 757-269-6269 or 7539

If you are injured on travel while you are engaged in personal business, sightseeing, and so forth, Workers' Compensation will **not** cover treatment costs. Offer you own health insurance if that is acceptable to the provider. You may have to guarantee payment, however, with a credit card.

#### **Illnesses:**

If you become ill while on U.S. travel, seek care from an eligible provider under the terms of your personal

health insurance. You may need to contact your Plan Administrator for treatment authorization. It is useful to learn how this process works before you need it in an emergency.

If you are traveling outside the U.S., you may need advice on where and how to seek medical treatment. If you have a JLab Travel VISA, you may use the **International Travel Customer Service** that is part of the card's benefit package. The number to call is:

**800-847-2911**

As soon as possible, advise JLab Medical Services of your situation. They will notify your supervisor.

When you return to the Lab, check in with the clinic, and bring all of the paperwork associated with your treatment, including bills and receipts.

#### ***Users and Other Non-JLab Staff Traveling on Behalf of the Lab.***

If you are injured or become ill, seek care from the nearest medical facility. If you purchased the User or Student Medical Insurance through JLab User Liaison, offer the proof of insurance card to the care provider. It will usually be accepted, and it has no co-payment or deductible.

If the care provider declines to accept the insurance for direct billing, you will be reimbursed by the insurance carrier. In the interim, however, you may have to offer your personal insurance or pay out-of-pocket at the time of service. Keep all receipts and any paperwork concerning your medical treatment.

#### **International Visitors & Student Accident & Sickness Plan**

Policy Number: GLM #117308A, Eff: 10/1/2005  
thru 9/30/2006.

Administrator: ACE American Insurance Co.  
Claims: Administrative Concepts, Inc. (ACI)  
997 Old Eagle School Road, Suite 215  
Wayne, PA 19087-1706

Phone: Within U.S. and Canada - 1-888-293-0229  
Outside US and Canada - 1-610-293-9229

Fax: 1-610-293-9299 Website: [www.visit-aci.com](http://www.visit-aci.com)

If the rental car company asks you to notify VISA, call their Claims Department at

**800-253-5664**

You can also disclose your personal insurer if you are asked. Do not disclose limits or amounts of coverage in any insurance policy.

6. Call the JSA/Jefferson Lab Risk Manager (John Kelly, 757-269-7531) as soon as possible to arrange services from our insurer, and for coordination of other benefits.
7. Cooperate with our insurer or broker (St. Paul Fire & Marine) by full disclosure.
8. Refer contacts by the other party's insurer to John Kelly, JLab Risk Manager.
9. If unable to contact JLab, report claims directly to:  
1-800-787-2851

#### **Some Other Recommendations:**

1. Inspect a rental auto carefully for damage before you drive it. When you return it, insist on witnessing its inspection for damage.
2. If you are renting an auto for personal use, do not decline insurance offered by the rental company unless you are sure that your personal auto policy provides coverage, e.g., *hired car*. Follow their rules, e.g., additional drivers, if their policy applies.
3. Keep your personal automobile liability coverage at a satisfactory level.

#### **Frequently Asked Questions:**

Will my personal auto insurance have to pay for an accident in a rental car?

- If the auto was rented for business purposes, **no**.
- If it was rented strictly for personal use, and you opted for the agency-provided insurance, **no**.
- If the auto was rented strictly for personal use, and you declined the agency's insurance, **yes**.
- If someone other than the authorized driver(s) was operating the vehicle, **yes**.

Are these answers different if I am a user or other non-staff traveler? As long as you are traveling on behalf of JLab, **no**.